

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth Eugene Herritt
Shelly Ann Storper
Debtors

Case No. 20-03324-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	Kenneth Eugene Herritt, Shelly Ann Storper, 207 Rupert Dr, Bloomsburg, PA 17815-9627
5374248	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
5374249	Fed Loan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
5374230	Herritt Kenneth Eugene, 207 Rupert Dr, Bloomsburg, PA 17815-9627
5374251	Jpmcb Card, PO Box 30281, Salt Lake City, UT 84130-0281
5374231	Storper Shelly Ann, 207 Rupert Dr, Bloomsburg, PA 17815-9627
5374261	# Toyota Financial Services, Attn: Bankruptcy, PO Box 15012, Chandler, AZ 85244-5012
5378995	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5374267	Williamsburg Emerg Phys I, 100 Sentara Cir, Williamsburg, VA 23188-5713

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Nov 21 2023 23:42:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Nov 21 2023 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5374234	EDI: BANKAMER	Nov 21 2023 23:42:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5374233	EDI: BANKAMER	Nov 21 2023 23:42:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
5374237	Email/Text: cfcbackoffice@contfinco.com	Nov 21 2023 18:42:00	Celtic Bank/Contfinco, 4550 New Linden Hill Rd, Wilmington, DE 19801
5374242	Email/Text: cfcbackoffice@contfinco.com	Nov 21 2023 18:42:00	Continental Finance Company, Attn: Bankruptcy, PO Box 8099, Newark, DE 19714-8099
5374243	Email/Text: bankruptcy@credcontrol.com	Nov 21 2023 18:42:00	Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
5374235	EDI: CAPITALONE.COM	Nov 21 2023 23:42:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5380620	EDI: CAPITALONE.COM	Nov 21 2023 23:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5374236	EDI: CAPITALONE.COM	Nov 21 2023 23:42:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281

District/off: 0314-5
Date Rcvd: Nov 21, 2023

User: AutoDocke
Form ID: 3180W

Page 2 of 4
Total Noticed: 54

5374239	EDI: CITICORP	Nov 21 2023 23:42:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5374240	EDI: CITICORP	Nov 21 2023 23:42:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5374241	+ Email/Text: EDI@CACIONLINE.NET	Nov 21 2023 18:42:00	Consumer Adjustment Co, 514 Earth City Plz, Earth City, MO 63045-1303
5374244	Email/PDF: creditonebknotifications@resurgent.com	Nov 21 2023 18:47:07	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5374245	Email/PDF: creditonebknotifications@resurgent.com	Nov 21 2023 18:59:24	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5376866	+ EDI: DISCOVER	Nov 21 2023 23:42:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
5374246	EDI: DISCOVER	Nov 21 2023 23:42:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5374247	EDI: DISCOVER	Nov 21 2023 23:42:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5374238	EDI: JPMORGANCHASE	Nov 21 2023 23:42:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
5374250	EDI: JPMORGANCHASE	Nov 21 2023 23:42:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5378236	+ Email/Text: RASEBN@raslg.com	Nov 21 2023 18:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5384905	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2023 18:47:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5374232	Email/Text: mylawyer@jpplaw.com	Nov 21 2023 18:42:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5374252	EDI: LENDNGCLUB	Nov 21 2023 23:42:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2802
5374253	EDI: LENDNGCLUB	Nov 21 2023 23:42:00	LendingClub, Attn: Bankruptcy, 595 Market St Ste 200, San Francisco, CA 94105-2802
5385482	+ EDI: LENDNGCLUB	Nov 21 2023 23:42:00	LendingClub Corporation, 595 Market Street, Suite 200, Attention Bankruptcy, San Francisco, CA 94105-2802
5387732	EDI: PRA.COM	Nov 21 2023 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5387733	EDI: PRA.COM	Nov 21 2023 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5374254	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 21 2023 18:43:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
5374255	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 21 2023 18:43:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5380885	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 21 2023 18:43:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5374257	EDI: SYNC	Nov 21 2023 23:42:00	Syncb/Mattress Firm, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5374256	EDI: SYNC	Nov 21 2023 23:42:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5374258	EDI: SYNC	Nov 21 2023 23:42:00	Syncb/netwrk, C/o, PO Box 965036, Orlando, FL

			32896-5036
5374479	+ EDI: SYNC	Nov 21 2023 23:42:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5374259	EDI: SYNC	Nov 21 2023 23:42:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5379345	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 21 2023 18:42:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5374262	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 21 2023 18:42:00	Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4522
5374263	Email/Text: electronicbkydocs@nelnet.net	Nov 21 2023 18:43:00	US Dept of Ed/Glelsi, 2401 International Ln, Madison, WI 53704-3121
5524315	+ Email/Text: EBN@edfinancial.com	Nov 21 2023 18:42:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5374264	Email/Text: electronicbkydocs@nelnet.net	Nov 21 2023 18:43:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
5376224	Email/Text: electronicbkydocs@nelnet.net	Nov 21 2023 18:43:00	United States Department of Education, Claims Filing Specialist, PO Box 8973, Madison, WI 53708-8973
5374265	EDI: WFFC2	Nov 21 2023 23:42:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
5378985	EDI: WFFC2	Nov 21 2023 23:42:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5374266	EDI: WFFC2	Nov 21 2023 23:42:00	Wf/Bobs Fn, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 45			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5378709	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5378710	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5386114	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5374260	##+	Tidewater Diagnostic Imaging L, 3630 George Washington Memorial Suite E, Yorktown, VA 23693-3350

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 2 Shelly Ann Storper MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Jason Paul Provinzano	on behalf of Debtor 1 Kenneth Eugene Herritt MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Kenneth Eugene Herritt

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9376

EIN --

Debtor 2

Shelly Ann Storper

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6716

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-03324-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Kenneth Eugene Herritt
aka Kenneth E. Herritt, aka Kenneth HerrittShelly Ann Storper
aka Shelly A. Storper, aka Shelly Storper**By the
court:**11/21/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.